

REMARKS

Claims 1-12 and 17-47 are all the claims pending in the application. In this Amendment, Applicant amends claims 1-12, 37 and 43-47. No new matter is added.

Claim rejections

Claims 1, 4, 7, 10, and 13-42 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Murcko, Jr. (U.S. Patent No. 6,578,014; hereinafter “Murcko”) in view of Benton et al. (US Patent No. 4,926,325; hereinafter “Benton”). Claims 2-3, 5-6, 8-9, and 11-12 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Murcko and Benton and further in view of O’Hagan (US Patent No. 6,314,406). Claims 43-47 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Murcko and Benton and further in view of Walker et al. (US Patent No. 6,405,174; hereinafter “Walker”). Applicant traverses the rejections for at least the following reasons.

Claims 1

Claim 1, as currently amended, recites, *inter alia*, “wherein said second electronic document comprises a formula for calculating a payment price based on said order issuer’s payment date which is determined by said order issuer, and a due payment date, a delivery date, a maximum discount rate and a regular price which are determined by an order acceptor, said formula complying with said transaction condition.” Applicant respectfully submits that the cited references, alone or in combination, do not teach or suggest these features of this claim.

For instance, payment date 1812 of Murcko is introduced in order to display payment date which is automatically calculated at order acceptor side as is apparent from "set

automatically" with respect to payment date 1812 (FIG. 18 and corresponding description in column 28, lines 14-30 of Murcko).

On the other hand, according to the claimed features, payment date is determined by an order issuer. Further, a due payment date, a delivery date, a maximum discount rate and a regular price are determined by an order acceptor.

In addition, the payment price is determined based on the payment date, the due payment date, the delivery date, the maximum discount rate and the regular price. The cited references, Murcko, Benton, O'Hagan and Walker, alone or in combination, do not teach or suggest the above discussed features of claim 1.

In view of the above, Applicant respectfully submits that independent claim 1 is patentable over the cited combination of references.

Claims 4, 7, 10 and 37

Claims 4, 7, 10 and 37 recite features analogous to claim 1, and therefore are patentable for at least the same reasons discussed above with regard to claim 1.

Claims 2, 3, 5, 6, 8, 9, 11, 12, 17-36 and 38-47

Claims 2, 3, 5, 6, 8, 9, 11, 12, 17-36 and 38-47, which depend from one of the independent claims, are patentable at least by virtue of their dependency and the additional features recited therein.

Conclusion

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the

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Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

Respectfully submitted,

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